HOUSING MARKET INFORMATION

# HOUSING MARKET INSIGHT
## Montréal CMA

CANADA MORTGAGE AND HOUSING CORPORATION

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*"This study is the first to give a detailed profile of homebuyers in the different sectors of Greater Montréal. In doing so, it helps to fill data gaps and allows us to better understand the dynamics of the Montréal real estate market."*

Francis Cortellino,
Economist,
Market Insights

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## Who are the homebuyers in the various sectors of Greater Montréal? A first comprehensive study on the topic.

### Origin of buyer households

*Eighty percent of homebuyers in the city of Montréal lived there one year before. This proportion did, however, vary somewhat from one borough to another.*

*Le Plateau-Mont-Royal, Ville-Marie and Île-des-Sœurs were the sectors that attracted the most buyers from outside the Montréal area (about 15% of buyers). The Griffintown sector also stood out, with about 25% of buyers (the highest proportion) coming from the Montréal suburbs.*

*In certain suburban sectors and for certain housing types, up to 55% of buyers came from other sectors of Greater Montréal. In the central portion of the North Shore, for instance, only 45% of single-family home buyers already lived in the sector.*

*Households coming from Montréal were an important clientele in a number of suburban sectors. For example, 30% of all single-family home buyers in Laval in 2016 came from Montréal.*

*Certain suburban sectors also attracted buyers from neighbouring zones. Indeed, a number of households left Laval to settle elsewhere on the North Shore, while buyers from the Longueuil Agglomeration left to settle in sectors on the South Shore.*

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## Age group of buyer households

*In the city of Montréal, condominium buyers, especially those who bought newer condominiums, were largely first-time homebuyers (households below the age of 35). Certain sectors, such as Anjou, Saint-Léonard and Île-des-Sœurs, however, attracted a larger proportion of buyers over the age of 55. In most of the suburban sectors, the condominium market attracted buyers from all age groups.*

*The largest group of single-family home buyers in certain more expensive sectors of the census metropolitan area (CMA), such as the Island of Montréal, Laval and the Longueuil Agglomeration, were those aged 35 to 55. In a number of more outlying suburban sectors, such as the eastern portion of the North Shore, where homes were more affordable, first-time homebuyers were the largest clientele.*

*Buyers of income properties in Montréal and Laval were largely households aged 35 to 55. In certain boroughs of Montréal (Le Sud-Ouest, for example), households under 35 also made up an important clientele, as they did in a number of suburban sectors.*

## Type of buyer households

*Across nearly all of the sectors of Greater Montréal, 40% to 50% of condominium buyers were one-person households. The second-largest group of buyers for this housing type was made up of couples without children. Few families chose to buy a condominium. Griffintown was the sector of the city of Montréal where the proportion of condominium buyers who were families was smallest (only 6%).*

*In contrast, in some of the more expensive sectors of Montréal, such as Outremont, families were the main buyers of condominiums (about 45% percent of buyers). Couples with children were also very present on the condominium market (though to a lesser degree than they were in Outremont) on Île-des-Sœurs and in the other municipalities of the Island of Montréal.*

*In all sectors of the CMA, families were the most represented household type among single-family home buyers, followed by couples without children. Notably, the proportion of buyer households who were families was higher in the sectors of Greater Montréal where homes were more expensive. A partial explanation could be that households who bought in those sectors were generally older households (aged 35 to 55) and likely already had children.*

*Buyers of income properties were largely families, couples without children and one-person households, but the proportion each of these household types represented varied from one sector of the CMA to another.*

## Buyers' income

*In all sectors of the CMA, single-family home buyers had a higher median income (for 2015) than did buyers of condominiums or income properties. This is true, overall, for all age groups and household types.*

*As expected, households who bought property in the most affordable sectors generally had lower incomes than did households who bought in the most expensive sectors. For example, the median income of households who bought a single-family home in Montréal was $107,100, and 55% of these households had an annual income over $100,000. In the western portion of the North Shore, the median income of single-family home buyers was $87,700, and only 37% of these households had an annual income over $100,000.*

The housing market in the Montréal census metropolitan area (CMA) is the topic of much debate. Every day, large volumes of data on sales, prices and construction, among other things, are published and analyzed by various industry players and experts.

Still, there is generally little data on the profile of households who buy homes in Greater Montréal, and even less for each of the various geographic sectors of the area.

Using the latest Census data (2016), this *Housing Market Insight* offers the first detailed look at the characteristics of households who bought a home in the Montréal CMA in 2016[1]. More specifically, the characteristics we will look at are:

- the geographic area the household was from;
- the age of the primary household maintainer;
- the type of household; and
- the household's median before-tax income[2].

The homes purchased fall into three categories, or housing types: condominiums[3], single-family homes[4] and income properties. However, in some sectors, the data for certain housing types is not provided, given the small number of transactions recorded. The results presented in this *Housing Market Insight* will provide a more detailed overall picture of the types of clients found in the various geographic sectors of the metropolitan area.

First, we will give a general profile of buyers for the whole of the Montréal CMA. Next, we will present a specific analysis of each of the large sectors[5] of the CMA. For the city of Montréal, we will also provide tables and highlights on the different boroughs. The sectors examined are listed on page 5 and 6.

## Methodological note

The number of households who bought property used as a principal residence in the Montréal CMA between 2015 and 2016 is estimated by cross-referencing two variables[6] from the 2016 Census. A buyer is identified as a household who owned a home in May 2016, but who did not live at that same address one year before (in May 2015).

However, this method contains certain biases. For example, it is possible that a household owned two homes and decided to move during a given period. According to the methodology used in this report, such a household would be identified as a buyer, even though no real estate transaction would have taken place.

In order to determine whether the presence of biases was significant, we compared the number of buyers obtained using Census data to the number obtained from real data, that is all residential property transactions registered in the Government of Quebec's Land Registry[7].

According to the Census data, there were 55,235 residential property transactions between May 2015 and May 2016 in the Montréal CMA. Land Registry data, however, shows that there were about 58,300 transactions during the same period[8].

It is no surprise that the number of transactions recorded in the Land Registry is somewhat higher than the number obtained from Census data, since the Land Registry also records transactions involving properties that will not be used as principal residences. Such transactions could include, for example, the purchase of an income property[9], a condominium to be rented out or a secondary residence. The methodology used in preparing this report allowed us therefore to paint a clear picture of Greater Montréal buyers and, as a result, better understand their characteristics.

Finally, it is important to mention that this report explores the characteristics of buyers in the greater Montréal area in 2016, and that it is possible that the profile of buyers in this area has changed somewhat since then, and will continue to evolve over time. Analysis of data from the next Census (2021) will allow us to learn more about this subject.

## GEOGRAPHIC SECTOR (click on the zone you would like to know more about)

**1. Montréal Census Metropolitan Area (CMA)**

**2. City of Montréal**

- 2.1. Borough of Ahuntsic-Cartierville
- 2.2. Borough of Anjou
- 2.3. Borough of Côte-des-Neiges–Notre-Dame-de-Grâce
- 2.4. Borough of Lachine
- 2.5. Borough of LaSalle
- 2.6. Borough of Le Plateau-Mont-Royal
- 2.7. Borough of Le Sud-Ouest (excluding the Griffintown sector)
  - 2.7.1. Borough of Le Sud-Ouest (Griffintown sector)
- 2.8. Borough of L'Île-Bizard–Sainte-Geneviève
- 2.9. Borough of Mercier-Hochelaga-Maisonneuve
- 2.10. Borough of Montréal-Nord
- 2.11. Borough of Outremont
- 2.12. Borough of Pierrefonds-Roxboro
- 2.13. Borough of Rivière-des-Prairies–Pointe-aux-Trembles
- 2.14. Borough of Rosemont–La-Petite-Patrie
- 2.15. Borough of Saint-Laurent
- 2.16. Borough of Saint-Léonard
- 2.17. Borough of Verdun (excluding the Île-des-Sœurs sector)
  - 2.17.1. Borough of Verdun (Île-des-Sœurs sector)
- 2.18. Borough of Ville-Marie
- 2.19. Borough of Villeray–Saint-Michel–Parc-Extension

**3. Island of Montréal (excluding the city of Montréal)**

Baie-d'Urfé, Beaconsfield, Côte-Saint-Luc, Dollard-des-Ormeaux, Dorval, Hampstead, Kirkland, L'Île-Dorval, Mont-Royal, Montréal-Est, Montréal-Ouest, Pointe-Claire, Sainte-Anne-de-Bellevue, Senneville, Westmount

**4. Laval**

**5. North Shore (west)**

Deux-Montagnes, Mirabel, Oka, Pointe-Calumet, Sainte-Marthe-sur-le-Lac, Saint-Eustache, Saint-Joseph-du-Lac, Saint-Placide, Gore, Saint-Colomban, Saint-Jérôme

## GEOGRAPHIC SECTOR (continued)

**6. North Shore (centre)**

Blainville, Boisbriand, Lorraine, Rosemère, Sainte-Thérèse

**7. North Shore (east)**

Terrebonne, Bois-des-Filion, Mascouche, Saint-Lin–Laurentides, Sainte-Anne-des-Plaines, Charlemagne, L'Assomption, Lavaltrie, L'Épiphanie (town), L'Épiphanie (parish), Repentigny, Saint-Sulpice

**8. Vaudreuil-Soulanges**

Coteau-du-Lac, Hudson, Les Cèdres, Les Coteaux, L'Île-Cadieux, L'Île-Perrot, Notre-Dame-de-L'Île-Perrot, Pincourt, Pointe-des-Cascades, Saint-Lazare, Saint-Zotique, Terrasse-Vaudreuil, Vaudreuil-Dorion, Vaudreuil-sur-le-Lac

**9. South Shore (west)**

Beauharnois, Châteauguay, Léry, Mercier, Saint-Isidore, Delson, Saint-Constant, Sainte-Catherine, Saint-Mathieu, Saint-Philippe, Candiac, La Prairie

**10. Longueuil Agglomeration**

Brossard, Saint-Lambert, Longueuil, Boucherville, Saint-Bruno-de-Montarville

**11. South Shore (east)**

Beloeil, McMasterville, Mont-Saint-Hilaire, Otterburn Park, Saint-Basile-le-Grand, Saint-Mathieu-de-Beloeil, Carignan, Chambly, Richelieu, Saint-Mathias-sur-Richelieu, Varennes, Verchères, Saint-Amable, Sainte-Julie

**12. Saint-Jean-sur-Richelieu**

# Sector 1: Montréal CMA

## Origin of buyers

Around 90% of households who bought a home in the Montréal CMA in 2016 lived in the CMA one year before. This proportion was the same for condominiums, single-family homes and income properties. Only one buyer in 10 came from outside the Montréal area[10]. Most of these buyers were probably from elsewhere in Quebec.

In the Montréal CMA, however, many households migrate from one sector to another when they buy a home. In the midst of this migration, it is the city of Montréal that loses out most compared to the other sectors of the CMA. Indeed, in 2016, around 6,100 households left the city of Montréal to buy houses in other sectors of the CMA[11].

A large proportion of buyers who leave Montréal to buy houses elsewhere in the CMA are couples (with or without children) aged 25 to 44. Their favoured housing type: the single-family home[12]. Moreover, the city of Montréal loses more buyers to the other sectors of the CMA than it gains from those sectors, but the greatest deficits are with the eastern portion of the North Shore, the Longueuil Agglomeration and Laval.

For Laval and the Longueuil Agglomeration, it is also interesting to note that, without the large number of buyers coming from Montréal, these two sectors would have posted almost no gains coming from the other sectors of the CMA. In fact, many households from Laval left to settle on the North Shore (especially the western portion), while those who left the Longueuil Agglomeration tended to settle in various sectors on the South Shore (especially the eastern portion).

## Age group of buyers

A very large proportion of buyers in the CMA (around 60%) were households aged 25 to 44, despite the demographic weight of households in this age group being relatively more limited. Younger baby boomers (aged 45 to 54) formed the other main group of buyers on the Montréal housing market.

| Age Group | Proportion (%) of the Number of Households in 2016, by Age Group | Proportion (%) of the Number of Buyer Households in 2016, by Age Group | Percentage-Point Difference in 2016 Between the Proportion of Buyer Households and the Proportion of Households by Age Group |
|---|---|---|---|
| 15–24 years | 3.3 | 5.2 | 1.9 |
| 25–34 years | 15.1 | 32.1 | 17.0 |
| 35–44 years | 18.8 | 25.6 | 6.7 |
| 45–54 years | 20.3 | 18.1 | -2.3 |
| 55–64 years | 19.1 | 10.9 | -8.2 |
| 65–74 years | 13.5 | 5.8 | -7.7 |
| 75 and over | 9.7 | 2.4 | -7.4 |
| **All age groups** | **100.0** | **100.0** | **0.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

The housing type purchased by Montréal households also varied widely by age group. For all housing types, households under the age of 35 (generally first-time buyers) represented a little over one third of buyers. For single-family homes and income properties, households aged 35 to 55 made up the largest group of buyers (between 45% and 50%). The clientele for condominiums was a little more diversified, as this housing type attracted a greater proportion of baby boomers and seniors than did the others.

Households under 35 and those aged 35 to 44 were very present in the newer[13] income property and single-family home segments, however, accounting for about 70% of buyers. In the case of condominiums, these same age groups accounted for 60% of buyers. In fact, as a general rule, the older the home[14], the less interest it generated among younger buyers.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 38.3 | 36.9 | 36.2 |
| 35–55 years | 35.4 | 48.9 | 44.1 |
| 55 and over | 26.3 | 14.2 | 19.6 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

The differences between condominium buyers and house buyers were, however, very marked in terms of household type. For condominiums, 45% of buyers were one-person households, and 30% were couples without children.

For single-family homes, meanwhile, 46% of buyers were families, and another 30% were couples without children. Evidently, other than one-person households, who dominated the condominium segment, and families, who represented the largest proportion of single-family home buyers, the proportions of buyers from the other household types were relatively similar for both housing products. The landscape was a little more nuanced for income properties. In this segment, buyers were much more evenly spread between the household types (except for lone-parent households[15]).

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 13.1 | 46.4 | 28.9 |
| Couples without children | 29.6 | 29.0 | 24.3 |
| Lone-parent | 9.7 | 9.3 | 11.5 |
| One-person | 44.1 | 12.0 | 29.2 |
| Multiple-family* | 3.5 | 3.3 | 6.0 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

For condominium buyers in the Montréal CMA, median income was $68,000, close to the $69,000 median income of households who bought an income property. For single-family home buyers, median income was $97,000.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 68,250 |
| Single-family homes | 97,250 |
| Income properties | 69,000 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

In fact, around 50% of households who bought a single-family home had income over $100,000, while the proportion was 25% to 30% for those who bought condominiums or income properties. This isn't surprising, given that condominiums (and income properties, to a lesser extent) are bought mainly by one-person households who, by definition, have only one source of income.

Still, across all household types and age groups, households who purchased single-family homes generally had higher incomes than those who purchased condominiums.

## Sector 2: City of Montréal

### Origin of buyers

Around 80% of households who bought a home in Montréal already lived in the same zone one year before. This percentage held true, more or less, for all housing types and was the highest out of all the larger sectors of the CMA. In other words, buyers in the city of Montréal were very local, and not many came from other sectors of Greater Montréal. It is, however, important to mention that, on a smaller scale, many Montrealers probably move from one borough to another within the city of Montréal, and that this internal migration surely has an effect on the real estate market. Unfortunately, Census data does not capture this migratory phenomenon[16].

Still, overall, one buyer in 10 came from outside the Montréal area, though this proportion was somewhat smaller in the single-family home segment. In this segment, the city of Montréal had more buyers from the other municipalities of the Island of Montréal.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| City of Montréal | 79.2 | 83.5 | 83.0 |
| Island of Montréal (excl. the city of Montréal) | 1.5 | 3.6 | 1.2 |
| Laval | 2.1 | 2.5 | 1.4 |
| North Shore* | 2.3 | 2.6 | 2.5 |
| Vaudreuil-Soulanges and South Shore* | 4.6 | 2.2 | 2.6 |
| Outside the CMA* | 10.3 | 6.0 | 9.7 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 to 7); South Shore (sectors 9 to 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by Montréal households varied widely by age group. Younger households were clearly the main buyers of condominiums (they accounted for 43% of buyers); this was not the case in a number of suburban sectors. When looking specifically at newer condominiums[17], this proportion climbs to 50%.

Buyers of single-family homes in Montréal were largely older adult households (aged 35 to 55), which, again, was not the case in several sectors of the Montréal suburbs, which tended to attract a larger proportion of first-time buyers. Given that single-family home prices are generally higher in the city of Montréal than in the suburbs[18], it is easy to understand that, in the city, there is a smaller proportion of first-time buyers. The situation in the other municipalities located on the Island of Montréal, however, was relatively similar to that observed in the city of Montréal.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 43.3 | 28.3 | 34.4 |
| 35–55 years | 35.9 | 60.2 | 47.9 |
| 55 and over | 20.9 | 11.8 | 17.5 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

The figures for income properties were about midway between those for condominiums and single-family homes. Finally, for all housing types, households aged 55 and over did not account for a significant proportion of buyers in Montréal.

## Type of buyer households

Condominium buyers in this sector, just like those in several other sectors of the CMA, were largely one-person households and, to a lesser extent, couples without children.

For single-family homes, 55% of buyers were families, one of the highest proportions in all the larger sectors of Greater Montréal. Given that buyers in the city of Montréal were largely slightly older adults, it is not hard to believe that many buyers were probably more likely to already have had children (and less likely to be couples without children).

In the case of income properties, buyers were relatively diverse, but these properties still attracted some families. The same situation was observed in Laval, which, for a suburban sector, had a large rental housing stock.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 15.0 | 55.8 | 32.6 |
| Couples without children | 28.4 | 22.3 | 23.0 |
| Lone-parent | 7.8 | 9.3 | 11.2 |
| One-person | 44.3 | 9.3 | 26.9 |
| Multiple-family* | 4.4 | 3.1 | 6.5 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in the city of Montréal was $73,300, close to the $75,200 median income of households who bought an income property. For single-family home buyers, median income was $107,100. We should mention again that, in the city of Montréal, single-family home buyers were generally older than condominium buyers, and this is one reason that explains the income gap[19].

Moreover, 55% of households who bought a single-family home had an income of over $100,000, while the proportion was around 33% for those who bought condominiums or income properties. These proportions were among the highest out of all of Montréal's larger sectors; not surprising, since homes in the city of Montréal were generally more costly than anywhere else.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 73,300 |
| Single-family homes | 107,100 |
| Income properties | 75,200 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.1: Borough of Ahuntsic-Cartierville

### Origin of buyer households

Across all housing types, about 85% of buyers already lived in the city of Montréal one year before.

### Age group of buyer households

About 45% of condominium buyers were young households (under the age of 35). The single-family home segment was dominated by buyers aged 35 to 55. The proportion of buyers aged 35 to 55 in the income property segment fell between those in the condominium and single-family segments. All of this data is similar to what was observed for the city of Montréal.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 42.9 | 23.1 | 35.0 |
| 35–55 years | 33.6 | 61.5 | 41.3 |
| 55 and over | 23.5 | 11.5 | 21.3 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%..

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. Families were the main household type represented in the single-family home segment, accounting for over 60% of buyers. Buyers of income properties, meanwhile, were mainly couples with children or one-person households.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 17.6 | 61.5 | 30.0 |
| Couples without children | 26.1 | 21.2 | 16.3 |
| Lone-parent | 7.6 | 9.6 | 12.5 |
| One-person | 44.5 | 3.8 | 32.5 |
| Multiple-family* | 3.4 | 0.0 | 7.5 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium or income property in this borough was around $66,000, somewhat lower than what was recorded for the city of Montréal (between $73,000 and $75,000). For single-family home buyers, median income was higher in Ahuntsic-Cartierville, at $135,300, than in Montréal ($107,100). This is consistent with the fact that, in this borough, condominium prices were lower than those recorded for the city of Montréal, while, for single-family homes, the opposite was true.[20]

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 66,500 |
| Single-family homes | 135,300 |
| Income properties | 66,200 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.2: Borough of Anjou

### Origin of buyer households

Across all housing types, about 85% of buyers already lived in the city of Montréal one year before.

### Age group of buyer households

Households aged 35 to 55 accounted for 45% of condominium buyers, households over 55 accounted for another 45%, and only 10% were first-time buyers (households under 35). The borough of Anjou therefore stood out within the city of Montréal's condominium market due to its high proportion of older buyers.

This is not surprising, since this borough had the largest proportion of households over the age of 55 and the smallest proportion of households under the age of 35. Finally, just as in the city of Montréal, as a whole, in Anjou, the single-family segment was dominated by buyers aged 35 to 55.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 10.5 | 30.4 | 40.0 |
| 35–55 years | 47.4 | 65.2 | 30.0 |
| 55 and over | 44.7 | 8.7 | 30.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. Still, Anjou stood out from the other boroughs, as it had a high percentage of buyers (60%) who were one-person households.

Families were the main household type represented in the single-family home segment, accounting for over 60% of buyers. Income property buyers, meanwhile, were a relatively diverse group with a similar profile to those in the city of Montréal as a whole.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 10.5 | 60.9 | 30.0 |
| Couples without children | 23.7 | 26.1 | 25.0 |
| Lone-parent | 5.3 | 0.0 | 15.0 |
| One-person | 60.5 | 8.7 | 25.0 |
| Multiple-family* | 5.3 | 0.0 | 0.0 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium or income property in this borough ranged from $65,000 and $67,000, somewhat lower than what was recorded for the city of Montréal (between $73,000 and $75,000). This is consistent with the fact that, in this borough, condominium prices were lower than what was recorded for the city of Montréal. For single-family home buyers, median income was slightly higher in Anjou ($113,300) than across Montréal ($107,100), while single-family home prices were a little bit smaller.[21]

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 65,200 |
| Single-family homes | 113,300 |
| Income properties | 67,300 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.3: Borough of Côte-des-Neiges–Notre-Dame-de-Grâce

### Origin of buyer households

Across all housing types, about 80% of buyers already lived in the city of Montréal one year before. This borough is one of those central sectors like Le Plateau-Mont-Royal, Ville-Marie and Île-des-Sœurs that attracted the most clients from outside the Montréal CMA.

### Age group of buyer households

About 45% of condominium buyers were young households (under the age of 35). For newer condominiums[22], that proportion reached 54%. Households aged 35 to 55 dominated the income property segment, and, to an even greater extent, the single-family home segment. All of this data is similar to what was observed for the city of Montréal.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 43.3 | 29.7 | 25.6 |
| 35–55 years | 31.5 | 64.9 | 48.8 |
| 55 and over | 26.0 | 16.2 | 26.8 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding. numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. Families were the main household type represented in the single-family home segment, accounting for 65% of buyers. Income property buyers, meanwhile, were a relatively diverse group.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 19.7 | 64.9 | 36.6 |
| Couples without children | 26.8 | 24.3 | 19.5 |
| Lone-parent | 9.4 | 0.0 | 18.3 |
| One-person | 39.4 | 8.1 | 22.0 |
| Multiple-family* | 3.9 | 0.0 | 3.7 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding. numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $62,300, lower than the $73,300 recorded across the city of Montréal, even though the median price of a condominium was higher in Côte-des-Neiges–Notre-Dame-de-Grâce than it was across the city of Montréal.[23]

For single-family home buyers, median income was much higher in Côte-des-Neiges–Notre-Dame-de-Grâce ($168,800) than across Montréal ($107,100), a situation that seemed to be consistent with prices[24]. Finally, the median income of income property buyers was similar to what was recorded for the city of Montréal (around $75,000).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 62,300 |
| Single-family homes | 168,800 |
| Income properties | 72,700 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.4: Borough of Lachine

### Origin of buyer households

Only 60% of condominium buyers already lived in the city of Montréal one year before. The Lachine condominium market seemed therefore to attract a significant number of buyers not only from the other municipalities on the Island of Montréal, but also from certain suburban sectors. In contrast, in the income property and single-family home segments, the proportions of buyers who came from the city of Montréal were 75% and 85%, respectively.

### Age group of buyer households

More than half of condominium buyers were young households (under the age of 35), a relatively high proportion[25] compared to the other Montréal boroughs. If we look only at newer condominiums[26], the proportion rises to over 60%. Moreover, in this borough, the median price of a condominium was among the lowest in all of Montréal.

In the single-family home segment, 70% of buyers were aged 35 to 55. This percentage is one of the highest out of all Montréal boroughs. Buyer households aged 35 to 55 also dominated, though to a lesser extent, the income property segment.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 52.1 | 14.3 | 30.8 |
| 35–55 years | 35.4 | 71.4 | 53.8 |
| 55 and over | 12.5 | 11.4 | 15.4 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. Families were the main household type represented in the single-family home segment, accounting for close to 60% of buyers. Over two thirds of income property buyers were couples (with or without children). Lachine therefore had the highest proportion, along with Le Sud-Ouest.[27]

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 16.7 | 57.1 | 38.5 |
| Couples without children | 20.8 | 28.6 | 30.8 |
| Lone-parent | 6.3 | 11.4 | 7.7 |
| One-person | 52.1 | 8.6 | 23.1 |
| Multiple-family* | 0.0 | 0.0 | 0.0 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $63,800, lower than the $73,300 recorded across the city of Montréal. The median price of a condominium in this borough was also lower than it was across Montréal. For single-family home buyers, median income was slightly higher in Lachine ($113,000) than across Montréal ($107,100), even though single-family home prices were generally lower[28]. Finally, the median income of income property buyers in Lachine was slightly higher ($79,600) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 63,800 |
| Single-family homes | 113,000 |
| Income properties | 79,600 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.5: Borough of LaSalle

### Origin of buyer households

Across all housing types, about 85% of buyers already lived in the city of Montréal one year before.

### Age group of buyer households

Households under the age of 35 and households aged 35 to 55 each accounted for 42% of condominium buyers. Among single-family home buyers, 55% were aged 35 to 55, a slightly lower percentage than that recorded for the whole city of Montréal. In contrast, LaSalle did have a higher proportion of first-time buyers (households under 35) than did Montréal as a whole. The income property segment was dominated by households aged 35 to 55.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 42.1 | 34.8 | 20.8 |
| 35–55 years | 42.1 | 56.5 | 58.3 |
| 55 and over | 17.5 | 13.0 | 18.8 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Unlike a number of other Montréal boroughs, in LaSalle, one-person households only accounted for 30% of condominium buyers. Couples with children had a stronger presence here.

Families were the main household type represented in the single-family home segment, accounting for close to 65% of buyers. Families also accounted for 46% of buyers in the income property segment, the highest proportion out of all Montréal boroughs.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 21.1 | 65.2 | 45.8 |
| Couples without children | 22.8 | 13.0 | 12.5 |
| Lone-parent | 12.3 | 0.0 | 20.8 |
| One-person | 31.6 | 13.0 | 16.7 |
| Multiple-family* | 10.5 | 8.7 | 4.2 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $63,100, lower than the $73,300 recorded across the city of Montréal. However, the median price of a condominium in LaSalle was very similar to that recorded for Montréal. For single-family home buyers, median income in LaSalle was the same as that recorded for Montréal as a whole ($107,000), while the median price of a single-family home was slightly higher[29]. Finally, for income property buyers, the median income was slightly lower ($70,100) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 63,100 |
| Single-family homes | 107,300 |
| Income properties | 70,100 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.6: Borough of Le Plateau-Mont-Royal

### Origin of buyer households

About 80% of condominium buyers already lived in the city of Montréal one year before. For income property buyers, the proportion was 75%. This borough is one of those central sectors like Côte-des-Neiges–Notre-Dame-de-Grâce, Ville-Marie and Île-des-Sœurs that attracted the most clients from outside the Montréal CMA.

### Age group of buyer households

Households under the age of 35 and households aged 35 to 55 each accounted for 40% of condominium buyers. First-time homebuyers (households under the age of 35) were, however, more present on the market for newer condominiums[30], as they accounted for nearly 60% of buyers of this housing subtype. The income property segment was dominated by households aged 35 to 55.[31]

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|
| Under 35 years | 39.3 | 36.3 |
| 35–55 years | 39.3 | 45.0 |
| 55 and over | 20.0 | 20.0 |
| **All age groups** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. In the income property segment, the clientele was well spread out between couples (with or without children) and one-person households. In this last category, the proportion of buyers was higher in this borough than in the city of Montréal as a whole.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|
| Couples with children | 20.0 | 33.8 |
| Couples without children | 27.1 | 22.5 |
| Lone-parent | 7.9 | 3.8 |
| One-person | 40.0 | 32.5 |
| Multiple-family* | 5.0 | 6.3 |
| **All household types** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $93,100, higher than the $73,300 recorded across the city of Montréal. The median price of a condominium was also higher in Le Plateau-Mont-Royal than across the city of Montréal[32]. Finally, for income property buyers, median income was also higher in Le Plateau-Mont-Royal ($85,600) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 93,100 |
| Income properties | 85,600 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.7: Borough of Le Sud-Ouest (excluding the Griffintown sector)[33]

### Origin of buyer households

About 80% of condominium buyers already lived in the city of Montréal one year before. For single-family home buyers, the proportion was 94% and, for income property buyers, it was 80%.

### Age group of buyer households

Households under the age of 35 accounted for 54% of condominium buyers, one of the highest proportions in all of Montréal[34]. Additionally, this proportion rises slightly, to 58%, when we look only at newer condominiums[35]. For single-family homes, 55% of buyers were aged 35 to 55, and 42% were under the age of 35, a proportion that, along with the one recorded in the borough of Mercier-Hochelaga-Maisonneuve, was one of the highest in the city of Montréal.

This borough, which was not necessarily the most[36] or the least affordable[37] in Montréal, still seemed to attract a significant number of young households looking to live close to the central sectors.

For income properties, households under the age of 35 and those aged 35 to 55 each accounted for 40% of buyers.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 54.4 | 41.9 | 39.6 |
| 35–55 years | 34.2 | 54.8 | 41.5 |
| 55 and over | 12.8 | 12.9 | 17.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. However, in this borough, couples without children accounted for close to 40% of buyers, the highest proportion (along with that recorded in the borough of Verdun[38]) in Montréal.

Families accounted for the highest proportion of single-family home buyers (35%), but this proportion is much lower than what was recorded in the vast majority of the other Montréal boroughs. Couples without children accounted for another 25% of single-family home buyers. Over two thirds of income property buyers were couples (with or without children). Le Sud-Ouest therefore had the highest proportion, along with Lachine.[39]

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 9.4 | 35.5 | 30.2 |
| Couples without children | 37.6 | 25.8 | 37.7 |
| Lone-parent | 5.4 | 9.7 | 5.7 |
| One-person | 45.0 | 25.8 | 24.5 |
| Multiple-family* | 4.0 | 0.0 | 3.8 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $83,500,[40] higher than the $73,300 recorded across the city of Montréal. The median price of a condominium was also higher in Le Sud-Ouest[41]. For single-family home buyers, median income was lower in Le Sud-Ouest ($95,300) than across Montréal ($107,000), even though the median price of a single-family home was much higher in this borough[42]. Finally, for income property buyers, median income was higher in Le Sud-Ouest ($89,400) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums* | 83,500 |
| Single-family homes | 95,300 |
| Income properties | 89,400 |

*Including the Griffintown sector.
Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.7.1: Borough of Le Sud-Ouest (Griffintown sector[43])

### Origin of buyer households

Only 65% of condominium buyers already lived in the city of Montréal one year before. This sector attracted buyers from a number of other sectors of the Montréal CMA, such as Laval and the Longueuil Agglomeration, and also from outside the CMA.

### Age group of buyer households

First-time buyers (households under the age of 35) accounted for 61% of condominium buyers, the highest proportion of all the Montréal boroughs. This is not surprising, since half of all households living in Griffintown are under the age of 35.

This borough, which is not necessarily among either the most[44] or least expensive[45] in Montréal, still seemed to attract a significant number of young households looking to live near the central sectors. Nearly all condominiums sold (regardless of the age group of the buyer) were recently constructed[46], and real estate development in this sector is also a relatively recent phenomenon.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household |
|---|---|
| Under 35 years | 61.0 |
| 35–55 years | 23.8 |
| 55 and over | 16.2 |
| **All age groups** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. However, the Griffintown sector stood out, as families accounted for only 6% of the sector's condominium buyers, the lowest proportion out of all the Montréal boroughs. The recent development of this sector, combined with the absence of schools, could be reasons for this result.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type |
|---|---|
| Couples with children | 5.7 |
| Couples without children | 30.5 |
| Lone-parent | 0.0 |
| One-person | 57.1 |
| Multiple-family* | 6.7 |
| **All household types** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $80,000[47], higher than the $73,300 recorded across the city of Montréal. However, the average (and not median) income of condominium buyers was $118,100, much higher than the average income recorded for the city of Montréal ($102,700). This is a sign that the immense condominium towers going up in this sector have attracted a diverse clientele with regards to income.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 80,000 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.8: Borough of L'Île-Bizard–Sainte-Geneviève

### Origin of buyer households

Seventy-two percent of single-family home buyers already lived in the city of Montréal one year before, and 15% came from other municipalities located on the Island, the highest percentage out of all the boroughs of the city of Montréal. The fact that this borough is located in close proximity to the municipalities to the west of the Island of Montréal could be a partial explanation for this result.

### Age group of buyer households

Around one third of single-family home buyers were households aged 35 to 55. Very few single-family home buyers were first-time buyers (households under the age of 35). This Montréal borough was also the one where the proportion of households in this last age group was lowest.

| Age Group | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household |
|---|---|
| Under 35 years | 8.0 |
| 35–55 years | 64.0 |
| 55 and over | 20.0 |
| **All age groups** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, single-family home buyers in this borough were largely couples with children. L'Île-Bizard–Sainte-Geneviève did, however, have a larger proportion of single-family home buyers who were lone-parent households than the other Montréal boroughs.

| Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type |
|---|---|
| Couples with children | 56.0 |
| Couples without children | 12.0 |
| Lone-parent | 20.0 |
| One-person | 8.0 |
| Multiple-family* | 8.0 |
| **All household types** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a single-family home in this borough was $100,100, somewhat lower than the $107,100 recorded across the city of Montréal. The median price of a single-family home was also lower in this borough than across the city of Montréal.[48]

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Single-family homes | 100,100 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.9: Borough of Mercier-Hochelaga-Maisonneuve

### Origin of buyer households

About 80% of condominium and income property buyers already lived in the city of Montréal one year before. For single-family home buyers, the proportion was close to 100%.

### Age group of buyer households

About 85% of condominium buyers were evenly spread between households under the age of 35 and households aged 35 to 55. As for single-family home buyers, half were aged 35 to 55, and 39% were under 35, one of the highest proportions (along with the one recorded in Le Sud-Ouest) in Montréal. The price of single-family homes in this borough, lower than in many others, could be a partial explanation for this result. The income property segment was dominated by households aged 35 to 55.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 41.1 | 39.0 | 40.2 |
| 35–55 years | 42.9 | 51.2 | 46.7 |
| 55 and over | 16.7 | 9.8 | 14.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. Families were the main household type represented in the single-family home segment, accounting for over 55% of buyers. One third of single-family home buyers were also couples without children, the highest proportion out of all the Montréal boroughs.

Buyers of income properties, meanwhile, were mainly one-person households, families and couples without children.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 10.7 | 56.1 | 26.2 |
| Couples without children | 31.0 | 31.7 | 20.6 |
| Lone-parent | 8.9 | 0.0 | 8.4 |
| One-person | 47.0 | 12.2 | 31.8 |
| Multiple-family* | 2.4 | 0.0 | 11.2 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $73,400, close to the $73,300 recorded across the city of Montréal. The median price of a condominium was, however, very much lower in Mercier-Hochelaga-Maisonneuve. For single-family home buyers, median income was higher in this borough ($118,500) than across Montréal ($107,000), even though the median price of a single-family home was much higher in this borough[49]. Finally, for income property buyers, the median income was slightly lower ($72,400) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 73,400 |
| Single-family homes | 118,100 |
| Income properties | 72,400 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.10: Borough of Montréal-Nord

### Origin of buyer households

Across all housing types, about 80% of buyers already lived in the city of Montréal one year before. Another significant proportion of buyers came from Laval.

### Age group of buyer households

Households aged 35 to 55 accounted for 44% of condominium buyers, followed by households over the age of 55, who accounted for close to 40%. In this borough, just like in the borough of Anjou, condominium buyers were therefore older than they were in the majority of the other boroughs. Of all the Montréal boroughs, Montréal-Nord also has one of the highest proportions of older households.

As for single-family home buyers, more than half were aged 35 to 55. The income property segment was dominated by households aged 35 to 55.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 18.8 | 13.6 | 31.4 |
| 35–55 years | 43.8 | 54.5 | 54.3 |
| 55 and over | 37.5 | 22.7 | 20.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. However, the proportion of condominium buyers in Montréal-Nord who were families was one of the highest out of all the Montréal boroughs. Given that Montréal-Nord household incomes were generally lower than elsewhere in Montréal, it is possible that families with more modest financial means opted for condominiums.

Families accounted for the highest proportion of single-family home buyers (36%), but this proportion is much lower than what was recorded in the vast majority of the other Montréal boroughs. Couples without children accounted for another 27% of single-family home buyers.

As for income properties, about 40% of buyers were one-person households, a high proportion for Montréal, but one that was still recorded in other boroughs[50].

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 25.0 | 36.4 | 22.9 |
| Couples without children | 12.5 | 27.3 | 11.4 |
| Lone-parent | 0.0 | 9.1 | 17.1 |
| One-person | 56.3 | 22.7 | 37.1 |
| Multiple-family* | 0.0 | 9.1 | 11.4 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

Overall, buyers in Montréal-Nord had one of the lowest median incomes out of all the boroughs of the city of Montréal. For example, the median income, for 2015, of households who bought a condominium or income property in this borough was around $58,000, much lower than what was recorded for the city of Montréal (between $73,000 and $75,000).

For single-family home buyers, median income was also lower in Montréal-Nord ($88,700) than in Montréal as a whole ($107,100). This is consistent with the fact that, in this borough, home prices were also generally lower than those recorded elsewhere in the city of Montréal[51].

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 58,400 |
| Single-family homes | 88,700 |
| Income properties | 57,500 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.11: Borough of Outremont

### Origin of buyer households

About 90% of condominium buyers already lived in the city of Montréal one year before. This proportion was somewhat smaller for single-family homes, which did manage to attract buyers from the other municipalities on the Island of Montréal.

### Age group of buyer households

The majority of condominium and single-family home buyers were households aged 35 to 55. In both cases, the proportions were the highest among the various boroughs of the city of Montréal[52]. The high prices in this borough certainly excluded many first-time buyers.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household |
|---|---|---|
| Under 35 years | 20.5 | 16.7 |
| 35–55 years | 53.8 | 75.0 |
| 55 and over | 25.6 | 0.0 |
| **All age groups** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Unlike the situation in other Montréal boroughs[53], in Outremont, condominium buyers were largely families. It is possible that the relatively high prices in this zone encouraged families who had a strong desire to live there, but who had limited financial means, to choose condominiums over single-family homes. In the case of single-family homes, nearly all buyers were also families.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type |
|---|---|---|
| Couples with children | 43.6 | 75.0 |
| Couples without children | 12.8 | 0.0 |
| Lone-parent | 15.4 | 16.7 |
| One-person | 28.2 | 0.0 |
| Multiple-family* | 0.0 | 0.0 |
| **All household types** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $106,600, well over the $73,300 recorded across the city of Montréal. The same observation was made for single-family home buyers, whose median income was $269,800, far over and above the $107,100 recorded for the city of Montréal, overall. This is consistent with the fact that, in this borough, home prices were generally much higher than those recorded elsewhere in the city of Montréal[54].

Still, a sign that Outremont's housing stock features homes in a wide variety of price ranges and attracts households representing various income brackets, the average (and not median) income of condominium buyers in the borough was $144,000; for single-family home buyers, it was $344,300. These income figures are well above those recorded for Montréal, as a whole.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 106,600 |
| Single-family homes | 269,800 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.12: Borough of Pierrefonds-Roxboro

### Origin of buyer households

About 80% of condominium buyers already lived in the city of Montréal one year before. Around another 10% came from outside the Montréal CMA, and about a further 5% came from other municipalities located on the Island of Montréal. The fact that this borough is located in close proximity to the municipalities to the west of the Island of Montréal could be a partial explanation for this result.

For single-family homes, about 70% of buyers already lived in the city of Montréal, and larger proportions than those mentioned for condominiums came from outside the CMA and from other municipalities on the Island.

### Age group of buyer households

Households over the age of 55 accounted for more than 40% of condominium buyers, one of the highest percentages out of all the Montréal boroughs. Finally, just as in the city of Montréal as a whole, in Pierrefonds-Roxboro, the single-family segment was dominated by buyers aged 35 to 55. In fact, this particular Montréal borough had one of the lowest proportions of households under age 35.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household |
|---|---|---|
| Under 35 years | 27.8 | 29.8 |
| 35–55 years | 27.8 | 60.6 |
| 55 and over | 41.7 | 11.5 |
| **All age groups** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Contrary to what was observed in a number of other boroughs, the main household type represented among condominium buyers was not one-person households, but rather couples without children. In fact, Pierrefonds-Roxboro is the borough that posted the lowest proportion of condominium buyers who were one-person households (20%). In the single-family home segment, families were the main household type represented, accounting for close to 60% of buyers.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type |
|---|---|---|
| Couples with children | 16.7 | 58.7 |
| Couples without children | 33.3 | 19.2 |
| Lone-parent | 25.0 | 9.6 |
| One-person | 19.4 | 8.7 |
| Multiple-family* | 5.6 | 5.8 |
| **All household types** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $60,000, lower than what was recorded for the city of Montréal ($73,300). For single-family home buyers, median income was also lower in Pierrefonds-Roxboro ($87,400) than in Montréal ($107,100). This is consistent with the fact that, in this borough, home prices were lower than they were in the city of Montréal[55].

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 60,900 |
| Single-family homes | 87,400 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.13: Borough of Rivière-des-Prairies–Pointe-aux-Trembles

### Origin of buyer households

About 85% of condominium and single-family home buyers already lived in the city of Montréal one year before. For income properties, the proportion was somewhat lower.

### Age group of buyer households

About 75% of condominium buyers were evenly spread between households under the age of 35 and households aged 35 to 55. Moreover, in this borough, the median price of a condominium was among the lowest in all of Montréal.

Among single-family home buyers, over half were aged 35 to 55, a slightly lower percentage than that recorded for the whole city of Montréal. In contrast, Rivière-des-Prairies–Pointe-aux-Trembles did have a slightly higher proportion of first-time buyers (households under the age of 35) than did Montréal as a whole. Lower single-family home prices in this borough likely attracted a significant number of young households. The income property segment was dominated by households aged 35 to 55.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 38.0 | 33.3 | 25.0 |
| 35–55 years | 38.0 | 56.9 | 50.0 |
| 55 and over | 25.4 | 12.2 | 20.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. Like in the other Montréal boroughs, here, families accounted for the highest proportion of single-family home buyers (55%).

As for income properties, about 35% of buyers were one-person households, a high proportion for Montréal, but one that was still recorded in other boroughs[56].

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 11.3 | 54.5 | 25.0 |
| Couples without children | 22.5 | 22.8 | 20.0 |
| Lone-parent | 7.0 | 13.0 | 15.0 |
| One-person | 56.3 | 8.1 | 35.0 |
| Multiple-family* | 0.0 | 2.4 | 0.0 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

Overall, buyers in Rivière-des-Prairies–Pointe-aux-Trembles had one of the lowest median incomes out of all the boroughs of the city of Montréal. For example, the median income, for 2015, of households who bought a condominium in this borough was $54,000, much lower than what was recorded for the city of Montréal ($73,300).

For single-family home buyers, median income was also lower in Rivière-des-Prairies–Pointe-aux-Trembles ($93,500) than in Montréal as a whole ($107,100). This is consistent with the fact that, in this borough, home prices were also generally lower than those recorded elsewhere in the city of Montréal[57]. Finally, the median income of income property buyers in Rivière-des-Prairies–Pointe-aux-Trembles was lower ($61,500) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 54,000 |
| Single-family homes | 93,500 |
| Income properties | 61,500 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.14: Borough of Rosemont–La-Petite-Patrie

### Origin of buyer households

About 85% of condominium and income property buyers already lived in the city of Montréal one year before.

### Age group of buyer households

Households under the age of 35 and households aged 35 to 55 each accounted for 40% of condominium buyers. The income property segment was dominated by households aged 35 to 55. This profile is relatively similar to what was recorded in Le Plateau-Mont-Royal.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|
| Under 35 years | 39.1 | 38.5 |
| 35–55 years | 40.9 | 50.8 |
| 55 and over | 19.5 | 9.0 |
| **All age groups** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. In the income property segment, the clientele was well spread out between couples (with or without children) and one-person households.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|
| Couples with children | 13.5 | 32.8 |
| Couples without children | 34.4 | 28.7 |
| Lone-parent | 9.3 | 9.0 |
| One-person | 39.1 | 22.1 |
| Multiple-family* | 3.7 | 5.7 |
| **All household types** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $88,200, higher than the $73,300 recorded across the city of Montréal. The median price of a condominium was also higher in Rosemont–La-Petite-Patrie than across the city of Montréal[58]. Finally, for income property buyers, median income was also higher in this borough ($98,400) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 88,200 |
| Income properties | 98,400 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.15: Borough of Saint-Laurent

### Origin of buyer households

About 80% of single-family home buyers already lived in the city of Montréal one year before. For condominium and income property buyers, the proportions were slightly higher.

### Age group of buyer households

About 40% of condominium buyers were young households (under the age of 35). These first-time homebuyers were, however, more present on the market for newer condominiums[59], as they accounted for about 50% of buyers of this housing subtype. Households aged 35 to 55 dominated both the single-family and income property segments, accounting for about 55% of buyers in each one.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 41.7 | 32.3 | 20.0 |
| 35–55 years | 35.0 | 58.1 | 56.0 |
| 55 and over | 23.3 | 9.7 | 20.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, in Saint-Laurent, one-person households were the main household type represented among condominium buyers. Still, Saint-Laurent had one of the highest proportions of families represented among condominium buyers out of all the boroughs of Montréal.

Families accounted for the highest proportion of single-family home buyers (55%). This was also the case for income properties, albeit to a lesser degree.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 27.2 | 54.8 | 40.0 |
| Couples without children | 22.3 | 21.0 | 8.0 |
| Lone-parent | 13.6 | 12.9 | 28.0 |
| One-person | 31.1 | 9.7 | 20.0 |
| Multiple-family* | 5.8 | 0.0 | 8.0 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $74,000, close to the $73,300 recorded across the city of Montréal. The median price of a condominium was, however, higher in Saint-Laurent. For single-family home buyers, median income was higher in this borough ($111,200) than across Montréal ($107,100), but the median price of a single-family home was also higher[60]. Finally, for income property buyers, the median income was slightly higher ($85,400) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 74,000 |
| Single-family homes | 111,200 |
| Income properties | 85,400 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.16: Borough of Saint-Léonard

### Origin of buyer households

Across all housing types, about 85% of buyers already lived in the city of Montréal one year before.

### Age group of buyer households

Households over the age of 55 accounted for about 40% of condominium buyers, one of the highest percentages out of all the Montréal boroughs[61]. As a result, only one buyer in five was a first-time buyer (household under the age of 35). In fact, Saint-Léonard is one of the boroughs with the lowest proportions of young households. Households aged 35 to 55 dominated both the single-family and income property segments.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 18.5 | 23.5 | 21.2 |
| 35–55 years | 33.3 | 58.8 | 57.6 |
| 55 and over | 40.7 | 17.6 | 18.2 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Condominium buyers in this borough were largely one-person households and couples without children. Families were the main household type represented in the single-family home segment, accounting for over half of buyers. For income properties, buyers were relatively well spread out between the various household types, although families did make up the main buyer group.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 14.8 | 58.8 | 39.4 |
| Couples without children | 29.6 | 23.5 | 21.2 |
| Lone-parent | 11.1 | 11.8 | 21.2 |
| One-person | 37.0 | 11.8 | 18.2 |
| Multiple-family* | 7.4 | 0.0 | 0.0 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium or income property in this borough was around $62,000, somewhat lower than what was recorded for the city of Montréal (between $73,000 and $75,000). Condominium prices, too, were lower than what was recorded for the city of Montréal.

For single-family home buyers, median income was a little lower in Saint-Léonard ($99,400) than across Montréal ($107,100), even though the median price of a single-family home in the borough was higher than it was in Montréal[62]. Still, a sign that Saint-Léonard's real estate market attracted buyers from a relatively wide range of income brackets: the average (and not median) income of single-family home buyers in this borough was $169,300, which is higher than what was recorded for Montréal as a whole.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 61,200 |
| Single-family homes | 99,400 |
| Income properties | 62,000 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.17: Borough of Verdun (excluding the Île-des-Sœurs sector[63])

### Origin of buyer households

About 85% of condominium and income property buyers already lived in the city of Montréal one year before. For single-family home buyers, the proportion was higher.

### Age group of buyer households

Households under the age of 35 accounted for about 60% of condominium buyers, one of the highest proportions in all of Montréal[64]. For single-family homes, close to 60% of buyers were aged 35 to 55, while, for income properties, households in that same age group accounted for around half of all buyers.

This borough, which was not necessarily the most[65] or the least expensive[66] in Montréal, still seemed to attract a significant number of young households looking to live close to the central sectors.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 60.8 | 33.3 | 33.3 |
| 35–55 years | 31.4 | 58.3 | 48.9 |
| 55 and over | 11.8 | 8.3 | 15.6 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Unlike most of the other Montréal boroughs[67], in Verdun, condominium buyers were largely couples without children. This was also true for the Île-des-Sœurs sector.

Families accounted for the highest proportion of single-family home buyers, followed by couples without children, who accounted for 25% of buyers. For income properties, about 40% of buyers were couples without children. This sector therefore had the highest proportion, along with Le Sud-Ouest.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 13.7 | 50.0 | 17.8 |
| Couples without children | 43.1 | 25.0 | 37.8 |
| Lone-parent | 2.0 | 16.7 | 4.4 |
| One-person | 35.3 | 33.3 | 33.3 |
| Multiple-family* | 5.9 | 0.0 | 6.7 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The average income[68], for 2015, of households who bought a condominium in this borough was $90,800, lower than the $102,700 recorded across the city of Montréal. However, the price[69] of a condominium was higher in Verdun than it was in Montréal.

In terms of the average income of single-family home buyers, this was higher in Verdun ($148,200) than across Montréal ($138,000). The same was also true for single-family home prices[70,71]. Finally, the average income of income property buyers in Verdun, at $88,400, was similar to what was recorded for the city of Montréal ($86,400).

| Housing Type | Homebuyers' Average Income ($), Before Tax (2015)* |
|---|---|
| Condominiums* | 90,800 |
| Single-family homes | 148,200 |
| Income properties | 88,400 |

*In order to get data for the borough of Verdun without the Île-des-Sœurs sector, we exceptionally used average income data here.
Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.17.1: Borough of Verdun (Île-des-Sœurs sector[72])

### Origin of buyer households

Across all housing types, about 75% of condominium and single-family home buyers already lived in the city of Montréal one year before. This borough is one of those central sectors like Côte-des-Neiges–Notre-Dame-de-Grâce, Le Plateau-Mont-Royal and Ville-Marie that attracted the most clients from outside the Montréal CMA.

### Age group of buyer households

Households over the age of 55 accounted for about 40% of condominium buyers, one of the highest percentages out of all the Montréal boroughs[73]. The high price of condominiums in this sector probably attracted few younger households. The single-family home segment was dominated by buyers aged 35 to 55.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household |
|---|---|---|
| Under 35 years | 24.1 | 21.7 |
| 35–55 years | 36.2 | 65.2 |
| 55 and over | 39.7 | 13.0 |
| **All age groups** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Contrary to what was observed in the other boroughs[74], here, the main household type represented among condominium buyers was couples without children. The fact that condominium buyers in this zone were relatively older than elsewhere in Montréal could help to explain this finding. Moreover, the relatively high condominium prices in the zone likely discouraged one-person households who, by definition, have only one source of income. In the case of single-family homes, the vast majority of buyers were families.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type |
|---|---|---|
| Couples with children | 22.4 | 65.2 |
| Couples without children | 43.1 | 30.4 |
| Lone-parent | 3.4 | 0.0 |
| One-person | 32.8 | 0.0 |
| Multiple-family* | 0.0 | 0.0 |
| **All household types** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $107,900, well over the $73,300 recorded across the city of Montréal. The same observation was made for single-family home buyers, whose median income was $208,400, far above the $107,100 recorded for the city of Montréal, overall. This is consistent with the fact that, in this sector, home prices were generally much higher than those recorded elsewhere in the city of Montréal[75].

Still, a sign that Île-des-Sœurs' housing stock features homes in a wide variety of price ranges and attracts households representing various income brackets, the average (and not median) income of condominium buyers in the borough was $161,000; for single-family home buyers, it was $271,600. These income figures are well above those recorded for Montréal, as a whole.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 107,900 |
| Single-family homes | 208,400 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.18: Borough of Ville-Marie

### Origin of buyer households

About 75% of condominium and income property buyers already lived in the city of Montréal one year before. This borough is one of those central sectors like Côte-des-Neiges–Notre-Dame-de-Grâce, Le Plateau-Mont-Royal and Île-des-Sœurs that attracted the most clients from outside the Montréal CMA.

### Age group of buyer households

Households under the age of 35 accounted for about 50% of condominium buyers, one of the highest percentages out of all the Montréal boroughs[76]. First-time homebuyers (households under the age of 35) were, however, a little bit more present on the market for newer condominiums[77], as they accounted for about 55% of buyers of this housing subtype. Another interesting fact: one quarter of condominium buyers under 35 in Ville-Marie were students with income under $30,000! The income property segment was also dominated by first-time buyers.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|
| Under 35 years | 48.7 | 37.0 |
| 35–55 years | 32.3 | 29.6 |
| 55 and over | 19.0 | 22.2 |
| **All age groups** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. For income properties, 41% of buyers were one-person households, the highest proportion in the city of Montréal.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|
| Couples with children | 10.8 | 22.2 |
| Couples without children | 21.5 | 22.2 |
| Lone-parent | 5.4 | 7.4 |
| One-person | 54.5 | 40.7 |
| Multiple-family* | 7.9 | 7.4 |
| **All household types** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $63,900, lower than the $73,300 recorded across the city of Montréal. However, the median price of a condominium was higher in Ville-Marie than across the city of Montréal[78].

There was evidence that Ville-Marie's condominium stock featured units in a wide variety of price ranges and attracted households representing various income brackets: the average (and not median) income of condominium buyers in the borough was $139,000, while it was only $102,700 for Montréal, as a whole. Finally, for income property buyers, median income was also lower in this borough ($55,700) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 63,900 |
| Income properties | 55,700 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 2.19: Borough of Villeray–Saint-Michel–Parc-Extension

### Origin of buyer households

About 85% of condominium buyers already lived in the city of Montréal one year before. The proportion was slightly higher for both single-family homes and income properties.

### Age group of buyer households

Households under the age of 35 accounted for 54% of condominium buyers, one of the highest proportions in all of Montréal[79]. Additionally, this proportion rises slightly higher when we look only at newer condominiums[80]. Among single-family home buyers, 75% were aged 35 to 55, which is also a relatively high proportion for Montréal[81]. For income properties, households aged 35 to 55 accounted for half of all buyers.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 53.6 | 25.0 | 35.7 |
| 35–55 years | 34.5 | 75.0 | 51.0 |
| 55 and over | 11.8 | 0.0 | 12.2 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Type of buyer household

Just like in a number of other Montréal boroughs, condominium buyers in this borough were largely one-person households and couples without children. Families accounted for the highest proportion of single-family home buyers (around 55%), followed by couples without children (25%). For income properties, a little less than 40% of buyers were families, followed by one-person households (25%) and couples without children (21%).

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 11.8 | 56.3 | 37.8 |
| Couples without children | 30.0 | 25.0 | 21.4 |
| Lone-parent | 9.1 | 0.0 | 9.2 |
| One-person | 48.2 | 12.5 | 25.5 |
| Multiple-family* | 2.7 | 0.0 | 7.1 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income, for 2015, of households who bought a condominium in this borough was $69,200, lower than the $73,300 recorded across the city of Montréal. However, the median price of a condominium in this borough was also lower. The same observation was made for single-family home buyers: in Villeray–Saint-Michel–Parc-Extension, their median income ($102,000) was lower than it was across Montréal ($107,100), but the median price of single-family homes was also lower in the borough[82]. Finally, for income property buyers, median income was also lower in this borough ($72,000) than what was recorded for the city of Montréal ($75,200).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 69,200 |
| Single-family homes | 102,000 |
| Income properties | 72,000 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 3: Island of Montréal (excluding the city of Montréal)

### Origin of buyers

Around two thirds of households who bought a home in this sector already lived in the sector one year before. For single-family homes, about one buyer in five came from the city of Montréal. For condominiums, it is interesting to note that 5% of buyers came from Vaudreuil-Soulanges, the sector located just to the west of the Island.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin |
|---|---|---|
| Island of Montréal (excl. the city of Montréal) | 68.8 | 66.1 |
| City of Montréal | 11.9 | 17.0 |
| Laval | 2.3 | 1.2 |
| North Shore* | 0.0 | 0.5 |
| Vaudreuil-Soulanges and South Shore* | 5.1 | 6.0 |
| Outside the CMA* | 10.2 | 10.0 |
| **All sectors** | **100.0** | **100.0** |

* North Shore (sectors 5 to 7); South Shore (sectors 9 to 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in this sector of Montréal varied widely by age group. Unlike in the city of Montréal, on the rest of the Island, younger households accounted for the smallest proportion of condominium buyers. This result was essentially the same for both newer condominiums[83] as well as for older ones. Households aged 35 to 55, together with those over 55, accounted for nearly 75% of condominium buyers. Out of all the larger sectors studied, it was therefore on the Island of Montréal (not including the city of Montréal) where the share of condominium buyers who were households under 35 was lowest.

For single-family homes, however, the situation was similar to that in the city of Montréal. Buyers of this housing type, on the rest of the Island, were generally a little older than those living in the suburbs. Given that single-family home prices are generally higher in this sector[84] than elsewhere in the Montréal area, it is easy to understand that, here, there is a smaller proportion of first-time buyers.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household |
|---|---|---|
| Under 35 years | 25.6 | 27.2 |
| 35–55 years | 39.8 | 59.9 |
| 55 and over | 33.5 | 13.2 |
| **All age groups** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

One-person households were the main condominium buyers, albeit to a lesser extent than in the other larger sectors of Greater Montréal. In contrast, the proportion of condominium buyers in this zone who were families (24%) was the highest out of all the larger sectors of the CMA. It is possible that the relatively high prices in this zone encouraged families who had a strong desire to live there, but who had more limited financial means, to choose condominiums over single-family homes.

For single-family homes, 60% of buyers were families, the highest proportion out of all the larger sectors of the CMA. Given that buyers in this zone were mainly slightly older adults, it is not hard to believe that many were probably more likely to have already had children (and less likely to be couples without children).

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type |
|---|---|---|
| Couples with children | 23.9 | 61.1 |
| Couples without children | 30.7 | 21.4 |
| Lone-parent | 11.4 | 8.0 |
| One-person | 31.3 | 6.7 |
| Multiple-family* | 1.7 | 2.7 |
| **All household types** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in this zone was $77,200, about 55% lower than that of households who purchased a single-family home ($121,000)[85]. For buyers of single-family homes, 63% had an income of over $100,000; for condominium buyers, the proportion was around 37%. These proportions were the highest out of all of Montréal's larger sectors; not surprising, since homes in this zone were generally more costly than anywhere else.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 77,200 |
| Single-family homes | 121,000 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 4: Laval[86]

### Origin of buyers

Between 60% and 65% of households who bought a home in Laval lived in the sector one year before. This percentage was essentially the same for all housing types. A large proportion of buyers came from the Montréal area: 20% for condominiums, the same for income properties, and close to 30% for single-family homes.

Out of all the sectors studied for this report, Laval was the one that benefitted most (in percentage terms) from the migration of buyers from the city of Montréal. Households from Montréal who moved to Laval to buy houses were mainly families aged 35 to 55 and younger couples aged 25 to 34 without children. For condominiums, meanwhile, buyers who came in from Montréal were largely one-person households and couples without children.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| Laval | 64.8 | 58.7 | 62.1 |
| City of Montréal | 18.8 | 28.3 | 21.8 |
| Island of Montréal (excl. the city of Montréal) | 2.3 | 0.3 | 0.0 |
| North Shore* | 7.0 | 5.8 | 2.3 |
| Vaudreuil-Soulanges and South Shore* | 2.7 | 1.7 | 0.0 |
| Outside the CMA* | 4.4 | 5.0 | 11.5 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 to 7); South Shore (sectors 9 to 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by Laval households varied widely by age group. Households aged 35 to 55 were the main buyers for all housing types, but were especially present in the single-family home segment.

In this same segment, there was a larger proportion of first-time buyers (households under 35) in Laval than in the city of Montréal, but this proportion was still smaller than in other, more affordable sectors on the North Shore (like the eastern and western portions)[87]. This same observation was made in the Longueuil Agglomeration, another suburban sector located close to Montréal.

Buyers in the condominium segment were a little more evenly spread between the different age groups. In Laval, unlike in the city of Montréal, this segment attracted almost as many first-time buyers as more experienced buyers, like baby boomers.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 32.2 | 34.1 | 31.0 |
| 35–55 years | 40.3 | 52.3 | 48.3 |
| 55 and over | 27.2 | 13.8 | 19.5 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

Condominium buyers in this sector, just like those in several other sectors of the CMA, were largely one-person households and, to a lesser extent, couples without children. For single-family homes, 50% of buyers were families, followed closely by couples without children. The proportion of single-family home buyers who were families was higher in Laval than in all other sectors of the Northern Suburbs (much like in the central portion of the North Shore), and was also similar to that observed in the Longueuil Agglomeration in the Southern Suburbs.

In the case of income properties, buyers were relatively diverse, but a large proportion were still families. The same phenomenon was observed in Montréal, incidentally the city with the largest rental housing stock in the CMA.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Under 35 years | 32.2 | 34.1 | 31.0 |
| 35–55 years | 40.3 | 52.3 | 48.3 |
| 55 and over | 27.2 | 13.8 | 19.5 |
| All age groups | 100.0 | 100.0 | 100.0 |
| Multiple-family* | 4.4 | 3.1 | 6.5 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in Laval was $63,200, close to the $62,100 median income of households who bought an income property. For single-family home buyers, median income was $91,900[88].

Moreover, 45% of households who bought a single-family home had an income of over $100,000, while the proportion was around 20% for those who bought condominiums or income properties. These proportions fell between those of the city of Montréal, where homes were generally more costly, and those of the eastern and western sections of the North Shore, where homes were less costly.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 63,200 |
| Single-family homes | 91,900 |
| Income properties | 62,100 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 5: North Shore (west)

### Origin of buyers

Around 50% of households who bought a condominium or single-family home in the western portion of the North Shore already lived in the sector one year before. For income properties, the proportion was somewhat higher.

Sales in the sector were therefore greatly influenced by the number of households who migrate there every year, likely attracted by lower house prices[89]. Indeed, a significant proportion of buyers came from not only other zones located on the North Shore, but also from Laval and the city of Montréal.

The single-family home market in the western portion of the North Shore attracted, from those last two sectors, mainly younger families and young couples without children (aged 25 to 44). The condominium market, meanwhile, attracted mainly one-person households and couples without children.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| North Shore (west) | 50.8 | 50.8 | 58.4 |
| Rest of the North Shore* | 11.9 | 13.2 | 13.0 |
| City of Montréal | 7.6 | 10.3 | 6.5 |
| Island of Montréal (excl. the city of Montréal) | 2.2 | 0.8 | 2.6 |
| Laval | 16.2 | 13.9 | 9.1 |
| Vaudreuil-Soulanges and South Shore* | 0.0 | 2.3 | 0.0 |
| Outside the CMA* | 11.4 | 8.4 | 11.7 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 6 and 7); South Shore (sectors 9 to 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in the western portion of the North Shore varied widely by age group. Households under the age of 35 (generally first-time buyers) were the main age group represented among buyers of income properties and single-family homes. For this last housing type, the proportion of first-time buyers was, however, slightly smaller than that in the eastern portion of the North Shore. Older households (aged 35 to 55) were also well represented among buyers of single-family homes in the western portion of the North Shore.

Buyers in the condominium segment were relatively evenly spread among the various age groups, another market feature shared with the eastern portion of the North Shore. However, younger households in the western portion were slightly more inclined to buy newer condominiums[90].

| Age Group | Proportion (%) of Condominium Buyers in 2016.,by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 33.0 | 42.1 | 44.2 |
| 35–55 years | 29.7 | 41.6 | 29.9 |
| 55 and over | 37.8 | 16.1 | 27.3 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

Like almost everywhere else in the CMA, one-person households accounted for the largest share of condominium buyers. Nevertheless, since, in the western portion of the North Shore, this household type accounted for a full 50% of condominium buyers, this zone and the western portion of the South Shore had the highest proportions of one-person-household condominium buyers out of all larger sectors of the CMA.

For single-family homes, about 40% of buyers were families, followed closely by couples without children. In the case of income properties, buyers were relatively diverse group.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Under 35 years | 8.1 | 38.7 | 19.5 |
| 35–55 years | 31.4 | 33.5 | 31.2 |
| 55 and over | 8.6 | 8.9 | 10.4 |
| All age groups | 49.2 | 15.3 | 29.9 |
| Multiple-family* | 3.8 | 3.7 | 9.1 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in the western portion of the North Shore was $59,700, close to the $62,300 median income of households who bought an income property. For single-family home buyers, median income was $87,700[91]. Similar figures were recorded in the eastern portion of the North Shore.

Moreover, 37% of households who bought a single-family home had an income of over $100,000, while the proportion was around 14% for those who bought condominiums or income properties. These proportions were smaller than those recorded in sectors such as Montréal, Laval and the central portion of the North Shore, where homes were generally more costly.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 59,700 |
| Single-family homes | 87,700 |
| Income properties | 62,300 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 6: North Shore (centre)

### Origin of buyers

Forty-five to 50% of households who bought a condominium or single-family home in the central portion of the North Shore already lived in the sector one year before. This was the lowest percentage out of all the North Shore sectors.

Sales in the sector were therefore greatly influenced by the number of households who migrate there every year. Indeed, a significant proportion of buyers came from not only other zones located on the North Shore (the eastern and western portions), but also from Laval and the city of Montréal.

In fact, for single-family homes, one buyer in five in the central portion of the North Shore came from Laval. These buyers were mainly somewhat older couples (aged 35 to 55) with children, but younger couples without children were also represented. The same was true for households who left Montréal to buy single-family homes in this sector.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| North Shore (centre) | 48.3 | 43.3 | 52.0 |
| Rest of the North Shore* | 16.9 | 12.6 | 16.0 |
| City of Montréal | 12.4 | 13.3 | 8.0 |
| Island of Montréal (excl. the city of Montréal) | 0.0 | 1.0 | 0.0 |
| Laval | 12.4 | 21.2 | 20.0 |
| Vaudreuil-Soulanges and South Shore* | 0.0 | 0.7 | 0.0 |
| Outside the CMA* | 11.2 | 8.5 | 12.0 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 and 7); South Shore (sectors 9 to 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in the central portion of the North Shore varied widely by age group. Just as on the Island of Montréal and in Laval, households aged 35 to 55 accounted for the largest proportion of single-family home buyers[92]. The central portion of the North Shore therefore attracted a much smaller proportion of first-time buyers (households under 35) than the other sectors of the North Shore, such as the eastern and western portions, where housing was less costly[93].

In the condominium segment, nearly half of all buyers in the central portion of the North Shore were households over 55. This is the largest proportion not only out of the various sectors on the North Shore, but also out of all the larger geographic sectors studied in this report. These older buyers were also the main buyers of newer condominiums[94], unlike in the western portion of the North Shore, where buyers of this product tended to be younger households.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 33.7 | 32.1 | 40.0 |
| 35–55 years | 20.2 | 53.2 | 36.0 |
| 55 and over | 46.1 | 14.7 | 24.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

Like almost everywhere else in the CMA, one-person households accounted for the largest share of condominium buyers. Couples without children, meanwhile, accounted for 36%, the largest share accounted for by this household type out of all the large sectors of the CMA.

For single-family homes, 50% of buyers were families, followed closely by couples without children. The proportion of single-family home buyers who were families was higher in the central portion of the North Shore than in all other large sectors of the Northern Suburbs (much like in Laval), and was also similar to that observed in the Longueuil Agglomeration in the Southern Suburbs.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 5.6 | 48.8 | 8.0 |
| Couples without children | 36.0 | 28.7 | 40.0 |
| Lone-parent | 14.6 | 10.6 | 8.0 |
| One-person | 43.8 | 9.6 | 32.0 |
| Multiple-family* | 2.2 | 2.4 | 12.0 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

Looking at median income in this zone, for condominium buyers, it was $69,600, while, for single-family home buyers, it was $106,500[95]. Moreover, 55% of households who bought a single-family home had an income of over $100,000, while the proportion was around 30% for those who bought condominiums. These income figures and proportions are the highest observed on the North Shore.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 69,600 |
| Single-family homes | 106,500 |
| Income properties | 72,200 |

Source: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 7: North Shore (east)

### Origin of buyers

Sixty to 65% of households who bought a condominium or single-family home in the eastern portion of the North Shore already lived in the sector one year before. This is the highest proportion out of all the sectors of the North Shore and is closer to what was observed in some of the suburban sectors on the South Shore.

Unlike the western and central portions of the North Shore, few buyers in this zone came from Laval or the other zones of the Northern Suburbs. A large proportion of buyers did, however, come from Montréal (21% for single-family homes, 12% for condominiums), likely because homes were less expensive in the eastern portion of the North Shore[96].

The single-family home market in this sector of the North Shore attracted a number of young families and young couples without children (aged 25 to 44) from Montréal. The condominium market, meanwhile, attracted, for the most part, one-person households and couples without children.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| North Shore (east) | 65.3 | 57.4 | 65.8 |
| Rest of the North Shore* | 3.8 | 5.4 | 2.7 |
| City of Montréal | 11.9 | 20.8 | 11.0 |
| Island of Montréal (excl. the city of Montréal) | 0.0 | 0.5 | 0.0 |
| Laval | 5.1 | 7.3 | 8.2 |
| Vaudreuil-Soulanges and South Shore* | 5.5 | 2.4 | 0.0 |
| Outside the CMA* | 9.3 | 6.1 | 8.2 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 and 6); South Shore (sectors 9 to 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in the eastern portion of the North Shore varied widely by age group. Households under the age of 35 (generally first-time buyers) were the main age group represented among buyers of single-family homes, at 46%, the highest proportion out of all sectors on the North Shore.

Moreover, households from this age group accounted for nearly 60% of buyers of newer houses[97]. Buyers in the condominium segment were relatively evenly spread among the various age groups, just as in the western portion of the North Shore.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 33.5 | 46.0 | 35.6 |
| 35–55 years | 31.8 | 38.7 | 37.0 |
| 55 and over | 34.7 | 15.2 | 26.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

Like almost everywhere else in the CMA, one-person households accounted for the largest share of condominium buyers, at 45%, followed by couples without children. For single-family homes, around 40% of buyers were families, followed closely by couples without children, much the same as in the western portion of the North Shore.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 5.9 | 39.7 | 17.8 |
| Couples without children | 30.9 | 32.8 | 35.6 |
| Lone-parent | 15.3 | 10.3 | 8.2 |
| One-person | 45.8 | 13.7 | 37.0 |
| Multiple-family* | 1.7 | 3.4 | 0.0 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in the eastern portion of the North Shore was $59,500, close to the $60,000 median income of households who bought an income property. For single-family home buyers, median income was $89,600[98]. Similar figures were recorded in the western portion of the North Shore.

Moreover, 40% of households who bought a single-family home had an income of over $100,000, while the proportion was around 17% for those who bought condominiums or income properties. These proportions were smaller than those recorded in sectors such as Montréal, Laval and the central portion of the North Shore, where homes were generally more costly.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 59,500 |
| Single-family homes | 89,600 |
| Income properties | 60,000 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 8: Vaudreuil-Soulanges

### Origin of buyers

Around 50% of households who bought a condominium or single-family home in Vaudreuil-Soulanges already lived in the sector one year before.

Sales in Vaudreuil-Soulanges were therefore greatly influenced by the number of households who migrate there every year. Indeed, a significant proportion of buyers came from not only the city of Montréal (about 20%), but also from the other municipalities located on the Island (7% to 10%).

The single-family home market in Vaudreuil-Soulanges attracted, from those last two zones, mainly younger families (aged 25 to 44) and young couples without children (aged 25 to 34). In the condominium segment, Vaudreuil-Soulanges stood out, since nearly two thirds of households who migrated there to buy a condominium were under the age of 44; this was the highest proportion out of all the large sectors of the CMA[99].

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| Vaudreuil-Soulanges | 53.7 | 52.0 | 68.4 |
| South Shore* | 4.2 | 1.2 | 0.0 |
| City of Montréal | 21.1 | 22.5 | 15.8 |
| Island of Montréal (excl. the city of Montréal) | 7.4 | 9.8 | 0.0 |
| Laval | 0.0 | 1.2 | 0.0 |
| North Shore* | 2.1 | 1.0 | 0.0 |
| Outside the CMA* | 9.5 | 12.7 | 0.0 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 to 7); South Shore (sectors 9 to 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding. numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in Vaudreuil-Soulanges varied widely by age group. Households aged 35 to 55 were the main age group represented among buyers of single-family homes. This proportion was lower than that recorded on the Island of Montréal[100]. Still, one single-family home buyer in five was a household over 55; this was the highest proportion out of all sectors of the CMA. Highly experienced buyers were therefore quite present in this market segment.

Buyers in the condominium segment were relatively evenly spread among the various age groups. The market for newer condominiums and single-family homes, though, was dominated by younger households (under 35)[101]. Forty percent of buyers of newer condominiums were under the age of 35, and this proportion reached 45% for newer single-family homes.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 33.7 | 33.6 | 47.4 |
| 35–55 years | 37.9 | 48.0 | 31.6 |
| 55 and over | 26.3 | 18.7 | 21.1 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding. numbers may not add up to 100%.

## Type of buyer households

Like almost everywhere else in the CMA, one-person households accounted for the largest share of condominium buyers, followed by couples without children. For single-family homes, about 43% of buyers were families, followed closely by couples without children (27%).

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 10.5 | 42.9 | 36.8 |
| Couples without children | 28.4 | 27.1 | 21.1 |
| Lone-parent | 13.7 | 10.3 | 10.5 |
| One-person | 45.3 | 16.5 | 36.8 |
| Multiple-family* | 2.1 | 3.1 | 10.5 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding. numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in Vaudreuil-Soulanges was $65,500. For single-family home buyers, median income was $94,900[102]. Moreover, 44% of households who bought a single-family home had an income of over $100,000, while the proportion was around 18% for those who bought condominiums. These proportions were smaller than those recorded in sectors where homes were generally more costly (on the Island of Montréal, for example).

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 65,500 |
| Single-family homes | 94,900 |
| Income properties | 51,900 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 9: South Shore (west)

### Origin of buyers

Around 60% of households who bought a condominium in the western portion of the South Shore already lived in the sector one year before. For income properties, the proportion was somewhat higher, at 67%; for single-family homes, it was a little lower, at 52%.

Sales of single-family homes in the sector were therefore greatly influenced by the number of households who migrate there every year. Indeed, a significant proportion of buyers came from not only the city of Montréal, but also from the other zones on the South Shore (especially the Longueuil Agglomeration).

The western portion of the South Shore attracted, from those sectors, mainly younger families and young couples without children (aged 25 to 44). The condominium market attracted mainly one-person households and couples without children.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| South Shore (west) | 62.5 | 52.0 | 66.7 |
| Vaudreuil-Soulanges and rest of South Shore* | 11.5 | 13.1 | 12.5 |
| City of Montréal | 11.5 | 20.3 | 16.7 |
| Island of Montréal (excl. the city of Montréal) | 0.0 | 0.9 | 0.0 |
| Laval | 0.0 | 0.9 | 0.0 |
| North Shore* | 2.1 | 1.1 | 0.0 |
| Outside the CMA* | 10.4 | 11.8 | 4.2 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 to 7); South Shore (sectors 10 to 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in the western portion of the South Shore varied widely by age group. Other than the Longueuil Agglomeration, the western part of the South Shore was the sector with the lowest proportion of first-time buyers (households under 35) in the single-family home segment. Slightly older households (aged 35 to 55) were the main buyers for this housing type. For condominiums, too, there were few first-time buyers and more households aged 35 to 55, unlike what was seen in other sectors of the South Shore[103].

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 26.0 | 40.0 | 39.6 |
| 35–55 years | 40.6 | 46.7 | 39.6 |
| 55 and over | 34.4 | 13.1 | 25.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

Like almost everywhere else in the CMA, one-person households accounted for the largest share of condominium buyers, followed by couples without children. For single-family homes, about 45% of buyers were families, a slightly smaller proportion than in the Longueuil Agglomeration, but similar to that in the eastern portion of the South Shore.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 6.3 | 43.4 | 25.0 |
| Couples without children | 32.3 | 29.7 | 25.0 |
| Lone-parent | 16.7 | 9.4 | 18.8 |
| One-person | 43.8 | 14.4 | 31.3 |
| Multiple-family* | 0.0 | 3.3 | 4.2 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in the western portion of the South Shore was $63,700. For single-family home buyers, it was $92,800[104], the lowest observed in all sectors of the South Shore, with the exception of Saint-Jean-sur-Richelieu[105].

Moreover, 44% of households who bought a single-family home in the western portion of the South Shore had an income of over $100,000, while the proportion was around 20% for those who bought condominiums.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 63,700 |
| Single-family homes | 92,800 |
| Income properties | 60,000 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 10: Longueuil Agglomeration

### Origin of buyers

Sixty percent of households who bought a single-family home or a condominium in the Longueuil Agglomeration already lived in the sector one year before. For income properties, the proportion was higher, at 68%.

A large proportion of buyers came from the Montréal area: 20% for single-family homes and 15% for condominiums. Households who came from the other sectors of the South Shore represented 5% to 10% of buyers, depending on the housing type.

Households from Montréal who moved to the Longueuil Agglomeration to buy houses were mainly young families aged 25 to 44 and younger couples aged 25 to 34 without children. The condominium segment attracted a significant number of one-person households, couples without children and also a certain number of families.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| Longueuil Agglomeration | 60.1 | 59.7 | 68.3 |
| Vaudreuil-Soulanges and rest of South Shore* | 11.2 | 7.5 | 4.0 |
| City of Montréal | 15.1 | 20.1 | 11.9 |
| Island of Montréal (excl. the city of Montréal) | 0.5 | 0.7 | 0.0 |
| Laval | 1.4 | 1.0 | 0.0 |
| North Shore* | 1.4 | 0.3 | 2.0 |
| Outside the CMA* | 10.1 | 10.6 | 11.9 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 to 7); South Shore (sectors 9, 11 and 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in the Longueuil Agglomeration varied widely by age group. Households aged 35 to 55 were the main buyers for all housing types, but were especially present in the single-family home segment.

In this same segment, therefore, there was a larger proportion of first-time buyers in the Longueuil Agglomeration than in the city of Montréal, but this proportion was still smaller than in other, more affordable sectors on the South Shore (like the eastern and western portions)[106]. This same observation was made in Laval, another suburban sector located close to Montréal.

Buyers in the condominium segment were a little more evenly spread between the different age groups. In the Longueuil Agglomeration, unlike in the city of Montréal, this segment attracted almost as many first-time buyers as more experienced buyers, like baby boomers. This last group was also more present on the market for newer condominiums[107], representing 40% of buyers.

Finally, as regards income properties, the Longueuil Agglomeration stood apart from two other sectors of the CMA that also had large rental housing stocks, Montréal and Laval. Indeed, there were fewer buyers of income properties who were under the age of 35 in the Longueuil Agglomeration than in the two other sectors, and a higher proportion of older buyers (households aged 55 and over).

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 33.9 | 32.5 | 37.6 |
| 35–55 years | 34.6 | 53.8 | 37.6 |
| 55 and over | 31.4 | 14.0 | 24.8 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

Condominium buyers in this sector, just like those in several other sectors of the CMA, were largely one-person households and, to a lesser extent, couples without children.

For single-family homes, 50% of buyers were families, followed closely by couples without children. The proportion of families in the Longueuil Agglomeration was the highest out of all the sectors on the South Shore, but was similar to that observed in certain sectors on the North Shore, like Laval. For income properties, 40% of buyers were one-person households, the highest proportion out of all the larger sectors of the CMA.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 11.7 | 49.3 | 19.8 |
| Couples without children | 30.3 | 30.3 | 20.8 |
| Lone-parent | 11.2 | 6.9 | 11.9 |
| One-person | 43.8 | 9.3 | 40.6 |
| Multiple-family* | 3.0 | 4.1 | 6.9 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in the Longueuil Agglomeration was $71,200, higher than the $60,100 median income of households who bought an income property. For single-family home buyers, median income was $104,800[108]. These figures were generally higher than those in the other sectors of the South Shore.

Moreover, 54% of households who bought a single-family home had an income of over $100,000, while the proportion was around 25% for those who bought condominiums or income properties. The figure for single-family homes was exactly the same one recorded in the city of Montréal. It was much higher, however, than what was recorded in Laval, another municipality that had many points in common with the Longueuil Agglomeration.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 71,200 |
| Single-family homes | 104,800 |
| Income properties | 60,100 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 11: South Shore (east)

### Origin of buyers

Around 60% of households who bought a condominium in the eastern portion of the South Shore already lived in the sector one year before. Another 20% came from other sectors on the South Shore (mainly the Longueuil Agglomeration), the highest proportion out of all South Shore sectors. These households, essentially aged 25 to 54, were, for the most part, one-person households or couples without children.

For single-family homes, only 50% of buyers were from the eastern portion of the South Shore; another 30% were from the other sectors in Montréal's Southern Suburbs. A further 10% of buyers were from Montréal. Sales of single-family homes in the sector were therefore greatly influenced by the number of households who migrate there every year.

Just as was the case in the condominium segment, most buyers in the single-family home segment who were from the other sectors on the South Shore came from the Longueuil Agglomeration. From this last sector, the eastern portion of the South Shore therefore attracted mainly young families and young couples without children (aged 25 to 44), a similar situation to that observed in the western portion of the South Shore.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| South Shore (east) | 57.7 | 48.8 | 40.0 |
| Vaudreuil-Soulanges and rest of South Shore* | 21.1 | 27.9 | 36.7 |
| City of Montréal | 6.9 | 10.3 | 13.3 |
| Island of Montréal (excl. the city of Montréal) | 0.0 | 0.4 | 0.0 |
| Laval | 0.0 | 1.0 | 0.0 |
| North Shore* | 1.1 | 0.8 | 0.0 |
| Outside the CMA* | 11.4 | 11.0 | 6.7 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 to 7); South Shore (sectors 9, 10 and 12); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in the eastern portion of the South Shore varied widely by age group. Households under the age of 35 (generally first-time buyers) were the main age group represented among buyers of single-family homes, at 44%, one of the highest proportions out of all sectors on the South Shore[109]. Older households (aged 35 to 55) were also well represented among buyers of single-family homes in the eastern portion of the South Shore.

For condominiums, buyers were also largely first-time buyers, and much more so than elsewhere on the South Shore. Surprisingly, in the eastern portion of the South Shore, the proportions of condominium buyers in each age group were relatively similar to those in the city of Montréal, a sector that, in general, is very different from the suburbs.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 41.7 | 44.4 | 46.7 |
| 35–55 years | 36.0 | 42.6 | 33.3 |
| 55 and over | 22.3 | 12.6 | 20.0 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

Like almost everywhere else in the CMA, one-person households accounted for the largest share of condominium buyers, at 45%, followed by couples without children. For single-family homes, about 45% of buyers were families, a slightly smaller proportion than in the Longueuil Agglomeration, but similar to that in the western portion of the South Shore.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 8.6 | 43.4 | 13.3 |
| Couples without children | 26.3 | 34.5 | 26.7 |
| Lone-parent | 14.9 | 7.9 | 20.0 |
| One-person | 47.4 | 10.9 | 36.7 |
| Multiple-family* | 2.9 | 3.3 | 6.7 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2016 Census; CMHC, calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in the eastern portion of the South Shore was $62,200. For single-family home buyers, it was $104,200[110], which was as high as that recorded in the Longueuil Agglomeration, even though house prices there were generally higher[111].

Moreover, 53% of households who purchased a single-family home in the eastern portion of the South Shore had an income of over $100,000. All in all, this was a high proportion, considering that first-time buyers (households under the age of 35) accounted for the largest share of buyers in this segment. For condominiums, the proportion was only 16%; the lowest out of all the South Shore sectors.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 62,200 |
| Single-family homes | 104,200 |
| Income properties | 69,300 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

## Sector 12: Saint-Jean-sur-Richelieu

### Origin of buyers

Around 60% of households who bought a condominium or single-family home in Saint-Jean-sur-Richelieu already lived in the sector one year before. For income properties, the proportion was higher, at 75%.

In Saint-Jean-sur-Richelieu, unlike all the other sectors of the CMA, a significant proportion of buyers of single-family homes and condominiums came from outside the Montréal metropolitan area. Given that Saint-Jean-sur-Richelieu is situated at the southern extremity of the CMA's territory, it is possible that some of these buyers were from neighbouring municipalities that are not part of Greater Montréal.

Condominium buyers from outside the CMA were mainly households aged 45 or over, while, for single-family homes, such buyers were largely young families and young couples without children (aged 25 to 44). The condominium market attracted mainly one-person households and couples without children.

| Geographic Sector | Proportion (%) of Condominium Buyers in 2016, by Origin | Proportion (%) of Single-Family Home Buyers in 2016, by Origin | Proportion (%) of Income Property Buyers in 2016, by Origin |
|---|---|---|---|
| Saint-Jean-sur-Richelieu | 61.9 | 60.8 | 74.4 |
| Vaudreuil-Soulanges and rest of South Shore* | 9.5 | 17.1 | 23.3 |
| City of Montréal | 4.8 | 4.0 | 0.0 |
| Island of Montréal (excl. the city of Montréal) | 0.0 | 0.0 | 0.0 |
| Laval | 0.0 | 1.0 | 0.0 |
| North Shore* | 0.0 | 1.0 | 0.0 |
| Outside the CMA* | 21.4 | 16.6 | 4.7 |
| **All sectors** | **100.0** | **100.0** | **100.0** |

* North Shore (sectors 5 to 7); South Shore (sectors 9 to 11); outside the CMA (within Canada or outside of Canada).
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

### Age group of buyers

The housing type purchased by households in Saint-Jean-sur-Richelieu varied widely by age group. Single-family home buyers were largely first-time homebuyers (households under the age of 35) or older households (aged 35 to 55). The income property segment was clearly dominated by first-time buyers. Finally, condominium buyers were largely households over the age of 55 (38%), one of the highest proportions out of all the larger sectors of the CMA.

| Age Group | Proportion (%) of Condominium Buyers in 2016, by Age Group of Household | Proportion (%) of Single-Family Home Buyers in 2016, by Age Group of Household | Proportion (%) of Income Property Buyers in 2016, by Age Group of Household |
|---|---|---|---|
| Under 35 years | 26.2 | 44.2 | 48.8 |
| 35–55 years | 33.3 | 42.2 | 30.2 |
| 55 and over | 38.1 | 13.6 | 25.6 |
| **All age groups** | **100.0** | **100.0** | **100.0** |

Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Type of buyer households

Like almost everywhere else in the CMA, one-person households accounted for the largest share of condominium buyers, albeit to a lesser extent than in a number of other large sectors of Greater Montréal. Couples without children, meanwhile, were slightly more present here than elsewhere in the Montréal area. For single-family homes, about 40% of buyers were families, one of the lowest proportions on the South Shore.

| Household Type | Proportion (%) of Condominium Buyers in 2016, by Household Type | Proportion (%) of Single-Family Home Buyers in 2016, by Household Type | Proportion (%) of Income Property Buyers in 2016, by Household Type |
|---|---|---|---|
| Couples with children | 11.9 | 37.7 | 23.3 |
| Couples without children | 35.7 | 30.2 | 34.9 |
| Lone-parent | 11.9 | 11.1 | 14.0 |
| One-person | 38.1 | 16.6 | 27.9 |
| Multiple-family* | 0.0 | 4.0 | 4.7 |
| **All household types** | **100.0** | **100.0** | **100.0** |

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada. 2016 Census; CMHC. calculations. Note: Due to rounding, numbers may not add up to 100%.

## Buyers' income

The median income for condominium buyers in Saint-Jean-sur-Richelieu was $70,200. For single-family home buyers, median income was $87,500[112]. The median income of single-family home buyers in Saint-Jean-sur-Richelieu was the lowest recorded in all of the sectors of the South Shore. Still, Saint-Jean-sur-Richelieu was also the sector with the lowest house prices[113].

Moreover, 39% of households who bought a single-family home in Saint-Jean-sur-Richelieu had an income of over $100,000. Once again, this was the lowest proportion recorded in all the South Shore sectors. The proportion of condominium buyers who had an income of over $100,000 was 24%.

| Housing Type | Homebuyers' Median Income ($), Before Tax (2015) |
|---|---|
| Condominiums | 70,200 |
| Single-family homes | 87,500 |
| Income properties | 54,400 |

Sources: Statistics Canada, 2016 Census; CMHC, calculations.

# ENDNOTES

[1] Between May 2015 and May 2016.

[2] Income for 2015.

[3] The vast majority of condominiums are apartments, but a smaller proportion of condominiums sold could also have been houses.

[4] Single-detached, semi-detached and row houses.

[5] These sectors are: the city of Montréal, the Island of Montréal (excluding the city of Montréal), Laval, the western portion of the North Shore, the central portion of the North Shore, the eastern portion of the North Shore, the western portion of the South Shore, the Longueuil Agglomeration, the eastern portion of the South Shore, Vaudreuil-Soulanges and Saint-Jean-sur-Richelieu.

[6] These two variables are housing tenure and mobility one year before.

[7] Source: JLR.

[8] Single-family home, condominium and plex (2 to 5 units) transactions between July 2015 and June 2016. Source: JLR.

[9] Six or more units.

[10] From elsewhere in Quebec or Canada or from outside Canada.

[11] Using administrative databases, the Institut de la statistique du Québec (ISQ) publishes, on an annual basis, data on the number of people (and not, as we do in this report, the number of households) who migrate from one region to another each year. The Census migration data, which is what we use in this report, seems to give lower migration numbers than does the data from the administrative databases (even when the number of people is adjusted to give a number of households). It is, therefore, possible that the migration data from the Census does not highlight the significance of the migratory phenomenon as much as other data sources, such as those used by the ISQ. However, it is difficult to know how these biases vary by household characteristic (type, age group, owners or renters, etc.).

[12] More specifically, 45% of households who left the city of Montréal to buy homes in other sectors of the CMA were couples aged 25 to 44 (with or without children) who opted for single-family homes.

[13] Built between 2011 and 2016.

[14] When we compare homes in the following three categories: those built during the period running from 2011 to 2016, in the period 1996 to 2010 and those built before 1996.

[15] And multiple-family households.

[16] The ISQ, however, has already published a study on the mobility of people within the various Montréal local community service centre (CLSC) districts from 2004 to 2009. Source (in French only): http://www.stat.gouv.qc.ca/statistiques/conditions-vie-societe/bulletins/sociodemo-vol15-no1.pdf, pages 4 to 6. Certain special compilations using data from the ISQ also indicate that the most significant migratory movements for a given zone usually occur in neighbouring geographic zones.

[17] Built between 2011 and 2016.

[18] For more on this subject, see the various publications and data provided by the Québec Federation of Real Estate Boards (QFREB) and JLR.

[19] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[20] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $256,000 in the borough of Ahuntsic-Cartierville, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $458,000 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[21] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $225,500 in the borough of Anjou, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $366,750 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[22] Built between 2011 and 2016.

[23] The housing markets probably differ slightly between the Côte-des-Neiges section and the Notre-Dame-de-Grâce section. This could obscure the analysis of data for this borough.

[24] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $309,300 in the borough of Côte-des-Neiges–Notre-Dame-de-Grâce, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $649,500 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[25] Along with the boroughs of Villeray–Saint-Michel–Parc-Extension, Le Sud-Ouest and Verdun (excluding the Île-des-Sœurs sector).

[26] Built between 2011 and 2016.

[27] It should be noted, however, that the proportion of couples with children was higher in Lachine than in Le Sud-Ouest, while the proportion of couples without children was higher in Le Sud-Ouest than in Lachine.

[28] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $244,000 in the borough of Lachine, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $359,900 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[29] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $289,000 in the borough of LaSalle, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $385,000 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[30] Built between 2011 and 2016.

[31] The profile of buyers by age group is relatively similar to that observed in Rosemont–La-Petite-Patrie.

[32] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $341,000 in the borough of Le Plateau-Mont-Royal, and $288,000 in the city of Montréal. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[33] Really, the only data for Le Sud-Ouest that excludes Griffintown is the data for condominiums. This is because transactions in the sector involving single-family homes and income properties were marginal. Additionally, the Griffintown sector is equivalent to the following 2016 Census tracts: 0069.02, 0077.00 and 0070.02.

[34] Along with the boroughs of Villeray–Saint-Michel–Parc-Extension, Lachine and Verdun (excluding the Île-des-Sœurs sector).

[35] Built between 2011 and 2016.

[36] Like Rivière-des-Prairies–Pointe-aux-Trembles, for example.

[37] Like Outremont, for example.

[38] With or without the Île-des-Sœurs sector.

[39] It should be noted, however, that the proportion of couples with children was higher in Lachine than in Le Sud-Ouest, while the proportion of couples without children was higher in Le Sud-Ouest than in Lachine.

[40] Griffintown included.

[41] Griffintown include.

[42] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $297,500 in the borough of Le Sud-Ouest, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $460,000 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[43] The Griffintown sector is equivalent to the following 2016 Census tracts: 0069.02, 0077.00 and 0070.02.

[44] Like Outremont, for example.

[45] Like Rivière-des-Prairies–Pointe-aux-Trembles, for example.

[46] Built between 2011 and 2016.

[47] Griffintown only.

[48] According to data from JLR, the median price of a single-family home from July 2015 to June 2016 was $368,500 in the borough of L'Île-Bizard–Sainte-Geneviève, and $377,500 in the city of Montréal.

[49] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $235,600 in the borough of Mercier-Hochelaga-Maisonneuve, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $345,000 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[50] Rivière-des-Prairies–Pointe-aux-Trembles and Ville-Marie.

[51] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $218,600 in the borough of Montréal-Nord, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $277,300 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[52] For single-family homes, the proportion of buyer households aged 35 to 55 was also very high in the boroug of Villeray–Saint-Michel–Parc-Extension.

[53] In the other boroughs, one-person households were often the main condominium buyers.

[54] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $465,000 in the borough of Outremont, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $1,162,500 and $377,500.

[55] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $235,000 in the borough of Pierrefonds-Roxboro, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $320,000 and $377,500.

[56] Montréal-Nord and Ville-Marie.

[57] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $185,000 in the borough of Rivière-des-Prairies–Pointe-aux-Trembles, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $290,000 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[58] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $297,500 in the borough of Rosemont–La-Petite-Patrie, and $288,000 in the city of Montréal. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[59] Built between 2011 and 2016.

[60] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $309,500 in the borough of Saint-Laurent, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $517,500 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[61] This proportion was higher in the borough of Anjou.

[62] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $270,000 in the borough of Saint-Léonard, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $437,000 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[63] Homes in Île-des-Sœurs are located in the H3E forward sortation area (FSA).

[64] Like in the boroughs of Villeray–Saint-Michel–Parc-Extension, Lachine and Le Sud-Ouest.

[65] Like Outremont, for example.

[66] Like Rivière-des-Prairies–Pointe-aux-Trembles, for example.

[67] In the other boroughs, one-person households were often the main condominium buyers.

[68] In order to get income data for the borough of Verdun without the Île-des-Sœurs sector, we used average income instead of median income.

[69] Median price for the borough of Verdun, including Île-des-Sœurs. Given that home prices are generally higher in Île-des-Sœurs than in the rest of the borough of Verdun, and that the number of transactions there is also lower, the median price probably better reflects data from the borough of Verdun (excluding the Île-des-Sœurs sector) than it does data from Île-des-Sœurs alone.

[70] Median price for the borough of Verdun, including Île-des-Sœurs. Given that home prices are generally higher in Île-des-Sœurs than in the rest of the borough of Verdun, and that the number of transactions there is also lower, the median price probably better reflects data from the borough of Verdun (excluding the Île-des-Sœurs sector) than it does data from Île-des-Sœurs alone.

[71] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $325,000 in the borough of Verdun, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $562,500 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[72] Homes in Île-des-Sœurs are located in the H3E forward sortation area (FSA).

[73] The proportion is higher, for example, in the borough of Anjou.

[74] In the other boroughs, one-person households were often the main condominium buyers.

[75] According to data from the Québec Federation of Real Estate Boards (QFREB), obtained through the Centris® system, the median prices for a condominium and single-family home from July 2015 to June 2016 in Île-des-Sœurs were, respectively, $350,000 and $759,750. In the city of Montréal (according to data from JLR), these figures were, respectively, $288,000 and $377,500.

[76] The proportion was higher in the boroughs of Le Sud-Ouest, Lachine and Villeray–Saint-Michel–Parc Extension.

[77] Built between 1996 and 2010 and between 2011 and 2016.

[78] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $327,000 in the borough of Ville-Marie, and $288,000 in the city of Montréal. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[79] Like in the boroughs of Le Sud-Ouest, Lachine and Verdun (without the Île-des-Sœurs sector).

[80] Built between 2011 and 2016.

[81] Like in the borough of Outremont.

[82] According to data from JLR, the median price of a condominium from July 2015 to June 2016 was $269,000 in the borough of Villeray–Saint-Michel–Parc-Extension, and $288,000 in the city of Montréal. For single-family homes, these figures were, respectively, $330,000 and $377,500. It is more difficult to make the comparison for income properties (two to five units) and/or the comparison must be interpreted with caution, since the composition of sales (duplex, triplex, etc.) can vary between the different sectors studied.

[83] Built between 2011 and 2016.

[84] There is no publicly available data on house prices in the zone that covers the municipalities on the Island of Montréal but excludes the city of Montréal for the months from July 2015 to June 2016. However, during this period, the median price of a single-family home for the whole of the Island of Montréal was $405,000, while the median price of the same housing type for the city of Montréal was $377,500 (Source: JLR). It is therefore highly likely that the median price of a single-family home in the zone covering the Island of Montréal but excluding the city of Montréal was higher than the median price recorded in the city of Montréal, which was itself higher than those of the various suburban sectors.

[85] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[86] The data presented in this report is for the city of Laval as a whole. Just as with the city of Montréal, it is important to note here that there are likely differences between the various neighbourhoods contained within Laval.

[87] According to data from the Québec Federation of Real Estate Boards (QFREB), from July 2015 to June 2016, the average price of a single-family home in Laval was $329,000, while, in the western and eastern portions of the North Shore, average prices for the same housing type were respectively about $246,000 and $261,000. There was also a significant condominium price gap between these sectors.

[88] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[89] According to data from the Québec Federation of Real Estate Boards (QFREB), from July 2015 to June 2016, the average price of a single-family home in the western portion of the North Shore was $246,000, while, for a condominium, it was $177,000. These prices are among the lowest recorded in all sectors studied in this report.

[90] Built between 2011 and 2016.

[91] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[92] However, the proportion of households aged 35 to 55 who bought on the Island of Montréal was higher than it was in Laval and in the central portion of the North Shore.

[93] According to data from the Québec Federation of Real Estate Boards (QFREB), from July 2015 to June 2016, the average price of a single-family home or condominium in the central portion of the North Shore could be 20% to 40% higher than in the eastern or western portions of the North Shore.

[94] Built between 2011 and 2016.

[95] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[96] According to data from the Québec Federation of Real Estate Boards (QFREB), from July 2015 to June 2016, the average price of a single-family home in the eastern portion of the North Shore was $261,000, while, for a condominium, it was $183,000. These prices are among the lowest recorded in all sectors studied in this report.

[97] Built between 2011 and 2016.

[98] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[99] Along with the eastern portion of the South Shore.

[100] Sectors 2 and 3.

[101] Built between 2011 and 2016.

[102] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[103] The Longueuil Agglomeration and the eastern portion of the South Shore.

[104] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[105] According to 2016 data from the Québec Federation of Real Estate Boards (QFREB), the average prices of single-family homes and condominiums in the western portion of the South Shore were also among the lowest recorded in the sectors of the Southern Suburbs.

[106] According to data from the Québec Federation of Real Estate Boards (QFREB), from July 2015 to June 2016, the average price of a single-family home or condominium in the Longueuil Agglomeration could be 15% to 30% higher than in the eastern or western portions of the South Shore.

[107] Built between 2011 and 2016.

[108] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[109] Along with Saint-Jean-sur-Richelieu.

[110] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[111] According to data from the Québec Federation of Real Estate Boards (QFREB), from July 2015 to June 2016, the average price of a single-family home or condominium in the Longueuil Agglomeration could be 15% to 20% higher than in the eastern portion of the South Shore.

[112] The median income of single-family home buyers was also generally higher than that of condominium buyers, for all age groups and all household types.

[113] According to data from the Québec Federation of Real Estate Boards (QFREB), from July 2015 to June 2016, the average price of a single-family home in Saint-Jean-sur-Richelieu was $252,000, the lowest price out of all South Shore sectors.

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